

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In RE: : Bankruptcy No. 18-70160-JAD
Ronald E. Snyder and :
Deborah M. Stehley-Snyder : Chapter 13
Debtors :
: :
Deborah M. Stehley-Snyder :
Plaintiff :
: : Adversary No. 19-07006-JAD
vs : : Related Doc. No. 12
: :
Wilmington Savings Fund Society, :
FSB, DBA Christiana Trust, not in its :
individual capacity, but solely in its :
capacity as Owner Trustee for WF :
19 Grantor Trust c/o Specialized :
Loan Servicing LLC :
Defendant :
:

STIPULATION

NOW COMES, the Plaintiff, Deborah Stehley-Snyder, by and through her Attorney of Record, Richard G. Allen, and Specialized Loan Servicing, LLC as servicer for Wilmington Savings Fund Society, FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust ("Wilmington Savings Fund") by and through its counsel James C. Warmbrodt, Esquire, and stipulate and agree as follows:

RECITALS

The Debtors filed a voluntary petition for relief under Chapter 13 of Title 11, United States Code on March 9, 2018.

The Debtor/Plaintiff, Deborah Stehley-Snyder owns real estate located at 632 Sprankle Avenue, Altoona, PA 16602. The real estate has a market value \$60,000.00 based upon a real estate appraisal.

The Defendant, Wilmington Savings Fund, has a second mortgage on the residence in the amount of \$13,478.49. The mortgage was recorded on June 4th, 2007 in the Blair County Recorder of Deeds at instrument number 200710831.

The total of all prior liens on the property is \$91,958.30, which is a first mortgage held or serviced by Bayview Loan Servicing LLC.

The Defendant, Wilmington Savings Fund, has no security interest in the Debtors'/Plaintiff's primary residence located at 632 Sprankle Lane, Altoona, PA 16602.

The Plaintiff, Deborah Stehley-Snyder filed a Complaint Pursuant To 11 U.S.C. 506(a) and Bankruptcy Rule 3012 To Determine the Value of Wilmington Savings Fund's Allowed Secured Claim.

WHEREAS, the Plaintiff, Deborah Stehley-Snyder and Defendant Wilmington Savings Fund have resolved the issues surrounding the value of Wilmington Savings Fund's secured claim to be paid through the Debtors' Chapter 13 Plan and seek to enter this Stipulation to resolve said issues.

NOW THEREFORE, the Plaintiff, Deborah Stehley-Snyder and Defendant Wilmington Savings Fund hereby stipulate and agree as follows:

The claim of the Defendant, Wilmington Savings Fund, and any successor or assign of the same, second mortgage shall be deemed a wholly unsecured non-priority claim effective upon completion of the Chapter 13 Plan and the entry of a discharge.

Upon successful completion of the Chapter 13 Plan and receipt of a discharge in the Chapter 13 Case, Defendant, and any successor or assign of the same, shall take all necessary action to mark its mortgage satisfied in accordance with this Order or it shall be subject to sanctions including, but not limited to, attorney fees and costs incurred by Debtors to enforce this order.

Upon successful completion of the Chapter 13 Plan and receipt of a discharge in the Chapter 13 Case, a copy of this order along with the Debtors' discharge order may be recorded in the Blair County Recorder of Deeds at instrument number 200710831 as evidence that the Defendant's mortgage, and any successor or assign of the same, has been satisfied.

Consented To:

/s/ Richard G. Allen

Richard G. Allen, Esquire
PA ID# 304865
Law Offices of Richard G. Allen
P.O. Box 434
43 West Market Street
Blairsville, PA 15901
(814) 240-1013
richarda@johnstownbankruptcy.com
Attorney for Debtors/Plaintiff

/s/ James C. Warmbrodt

James C. Warmbrodt, Esquire
Attorney I.D. No. 42524
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
412-430-3594
jwarmbrodt@kmllawgroup.com
Attorney for Creditor/Defendant
Wilmington Savings Fund

/s/ Jana S. Pail

Jana S. Pail, Esquire
PA ID# 88910
600 Grant Street, Suite 3251
Pittsburgh, PA 15219
(412) 638-9009
jpail@chapter13trusteewdpa.com
Attorney for the Chapter 13 Trustee

AND NOW, this 26th day of March, 2019, upon consideration of the Stipulation entered by counsel for Plaintiff and the Defendant, it is hereby ORDERED, ADJUDGED and DECREED that the terms of the foregoing Stipulation are hereby approved in their entirety.

BY THE COURT:



The Honorable Jeffery A. Deller
United States Bankruptcy Judge

CASE ADMINISTRATOR SHALL SERVE:

Jana S. Pail, Esquire
Kenneth P. Seitz, Esquire
Kevin Butterly, Esquire

FILED
3/26/19 3:29 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Certificate of Notice Page 6 of 6
United States Bankruptcy Court
Western District of Pennsylvania

Stehley-Snyder,
 Plaintiff

Adv. Proc. No. 19-07006-JAD

Wilmington Savings Fund Society, FSB,
 Defendant

CERTIFICATE OF NOTICE

District/off: 0315-7

User: culy
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 4

Date Rcvd: Mar 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2019.

pla	+Deborah M. Stehley-Snyder, 632 Sprankle Avenue, Altoona, PA 16602-9302 +Ronda J. Winneccour, Esq., Suite 3250 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
dft	+Wilmington Savings Fund Society, FSB, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Mar 27 2019 03:06:30 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
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TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Defendant	Wilmington Savings Fund Society, FSB bkgroup@kmllawgroup.com
Richard G. Allen on behalf of Plaintiff	Deborah M. Stehley-Snyder ecf@johnstownbankruptcy.com, mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com

TOTAL: 2